



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [HEARTLAND FINANCIAL USA, INC.](#)

**City/State** [DUBUQUE, IA](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [19,682,950](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [9](#)

Peer Group Number	Description
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- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[HEARTLAND FINANCIAL USA, INC.](#)

[1398 CENTRAL AVENUE](#)

[DUBUQUE, IA 52001](#)

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**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	332,808	334,966	442,282	422,410	423,042	-0.64	52.81
Income from lease financing receivables.....	1,081	1,365	1,743	2,380	1,357	-20.81	
Fully taxable income on loans and leases.....	328,260	330,304	436,161	416,708	415,726	-0.62	55.15
Tax-exempt income on loans and leases.....	5,629	6,027	7,864	8,082	8,673	-6.60	-9.37
Estimated tax benefit on income on loans and leases.....	1,496	1,602	2,090	2,148	2,306	-6.62	-51.16
Income on loans and leases (tax equivalent).....	335,385	337,933	446,115	426,938	426,705	-0.75	51.86
Investment interest income (tax equivalent).....	136,239	109,624	146,593	113,220	84,634	24.28	169.90
Interest on balances due from depository institutions.....	1,711	259	344	924	6,695	560.62	54.01
Interest income on other earning assets.....	2,867	2,142	2,920	996	1,224	33.85	292.20
Total interest income (tax equivalent).....	476,202	449,958	595,972	542,078	519,258	5.83	74.32
Interest on time deposits of \$250K or more .....	1,194	2,296	2,773	4,323	5,094	-48.00	-22.32
Interest on time deposits < \$250K.....	2,797	2,429	2,962	9,406	11,571	15.15	-23.47
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	20,674	6,904	9,063	16,557	47,069	199.45	165.94
Interest on other borrowings and trading liabilities.....	5,818	6,053	7,547	10,179	12,363	-3.88	-17.87
Interest on subordinated debt and mandatory convertible securities .....	6,456	3,673	5,855	4,418	4,503	75.77	57.89
Total interest expense.....	36,939	21,355	28,200	44,883	80,600	72.98	53.03
Net interest income (tax equivalent).....	439,263	428,603	567,772	497,195	438,658	2.49	76.39
Non-interest income.....	102,612	92,839	123,818	106,757	126,438	10.53	48.07
Adjusted operating income (tax equivalent) .....	541,875	521,442	691,590	603,952	565,096	3.92	70.22
Overhead expense.....	329,595	317,492	432,663	367,290	367,574	3.81	51.08
Provision for credit losses.....	11,983	-12,262	-17,575	65,638	16,657		17.08
Securities gains (losses) .....	-272	4,347	5,910	7,793	7,658		
Other tax equivalent adjustments .....	0	1	0	0	2	-100.00	
Pretax net operating income (tax equivalent).....	199,410	220,645	282,470	179,457	189,050	-9.62	108.82
Applicable income taxes .....	41,637	45,064	55,335	36,053	34,990	-7.60	86.60
Tax equivalent adjustments .....	6,247	5,238	7,212	5,466	4,931	19.26	-46.06
Applicable income taxes (tax equivalent).....	47,884	50,302	62,547	41,519	39,921	-4.81	41.27
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	151,526	170,343	219,923	137,938	149,129	-11.05	145.98
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	151,526	170,343	219,923	137,938	149,129	-11.05	145.98
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	151,526	170,343	219,923	137,938	149,129	-11.05	145.98
Investment securities income (tax equivalent).....	136,239	109,624	146,593	113,220	84,634	24.28	169.90
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,045	931	1,336	2,243	4,783	12.24	-48.11
Mortgage-backed securities .....	92,604	68,270	90,313	74,417	58,876	35.64	367.70
All other securities .....	42,590	40,423	54,944	36,560	20,975	5.36	48.58
Cash dividends declared.....	40,352	35,139	48,559	33,919	24,607	14.84	340.86
Common .....	34,314	29,101	40,509	29,468	24,607	17.91	276.75
Preferred.....	6,038	6,038	8,050	4,451	0	0.00	13317.78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.



BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>Non-interest Income and Expenses</b>										
Total non-interest income .....		102,612		92,839		123,818		106,757		126,438
Fiduciary activities income .....		17,130		18,037		24,417		20,862		19,399
Service charges on deposit accounts - domestic .....		22,715		20,181		27,291		23,468		24,192
Trading revenue.....		0		0		0		0		0
Investment banking fees and commissions.....		2,123		2,135		2,960		2,158		3,000
Insurance activities revenue.....		234		449		586		598		786
Venture capital revenue.....		0		0		0		0		0
Net servicing fees .....		1,951		2,495		3,276		2,977		4,806
Net securitization income .....		5,817		137		1,065		1,103		2,435
Net gains (losses) on sales of loans, OREO, other assets.....		13,675		18,741		23,523		22,772		33,422
Other non-interest income.....		38,967		30,664		40,700		32,819		38,398
Total overhead expenses .....		329,595		317,492		432,663		367,290		367,574
Personnel expense.....		193,847		177,661		240,692		203,066		201,157
Net occupancy expense.....		30,731		33,307		43,952		40,026		38,743
Goodwill impairment losses .....		0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....		5,993		7,226		9,395		10,670		11,972
Other operating expenses.....		99,024		99,298		138,624		113,528		115,702
Fee income on mutual funds and annuities.....		919		858		1,167		1,022		1,451
<b>Memoranda</b>										
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0
Number of equivalent employees .....		2,020		2,163		2,249		2,013		1,908
Average personnel expense per employee.....		95.96		82.14		107.02		100.88		105.43
Average assets per employee.....		9,664.08		8,455.43		8,227.98		7,340.84		6,298.20
<b>Analysis Ratios</b>										
Mutual fund fee income / Non-interest income .....		0.90		2.43		34		0.92		2.14
Overhead expenses / Net Interest Income + non-interest income .....		61.53		58.02		66		61.51		58.85
<b>Percent of Average Assets</b>										
Total overhead expense .....		2.25		2.18		61		2.31		2.21
Personnel expense.....		1.32		1.20		66		1.30		1.23
Net occupancy expense.....		0.21		0.22		41		0.24		0.24
Other operating expenses.....		0.72		0.73		58		0.78		0.72
Overhead less non-interest income .....		1.55		1.22		77		1.64		1.08
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>										
Total overhead expense .....		60.82		57.55		63		60.89		58.34
Personnel expense.....		35.77		31.86		69		34.07		32.89
Net occupancy expense.....		5.67		5.98		42		6.39		6.26
Other operating expenses.....		19.38		19.14		54		20.43		18.68
Total non-interest income .....		18.94		24.10		42		17.80		28.20
Fiduciary activities income .....		3.16		2.13		71		3.46		2.27
Service charges on domestic deposit accounts .....		4.19		3.30		61		3.87		3.25
Trading revenue.....		0		0.57		34		0		0.68
Investment banking fees and commissions.....		0.39		2.15		28		0.41		2.46
Insurance activities revenue.....		0.04		0.36		51		0.09		0.38
Venture capital revenue.....		0		0.01		44		0		0.03
Net servicing fees .....		0.36		1.23		51		0.48		0.56
Net securitization income .....		1.07		0		99		0.03		0.01
Net gain (loss) - sales of loans, OREO, and other assets .....		2.52		1.19		80		3.59		3.64
Other non-interest income.....		7.19		8.80		52		5.88		9.39
Overhead less non-interest income .....		41.89		32.79		79		43.08		29.67
Applicable income taxes / Pretax net operating income (tax equivalent).....		20.88		21.50		40		20.42		21.49
Applicable income tax + TE / Pretax net operating income + TE .....		24.01		23.57		58		22.80		23.11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	7,246,826	6,513,343	6,668,366	6,136,138	5,451,228	11.26	69.86
Commercial and industrial loans .....	2,818,952	2,472,479	2,371,175	3,043,938	2,047,485	14.01	119.54
Loans to individuals .....	148,406	144,441	144,458	139,895	136,765	2.75	-10.20
Loans to depository institutions and acceptances of other banks .....	0	0	0	2,000	0		
Agricultural loans .....	238,693	280,569	311,972	311,639	275,863	-14.93	-8.76
Other loans and leases .....	480,225	481,153	480,241	465,334	490,241	-0.19	9.82
Less: Unearned income .....	0	0	0	17,944	6,917		-100.00
Loans and leases, net of unearned income .....	10,933,102	9,891,985	9,976,212	10,081,000	8,394,665	10.52	70.58
Less: Allowance for loan and lease losses .....	105,715	117,533	110,088	131,606	70,395	-10.06	92.61
Net loans and leases .....	10,827,387	9,774,452	9,866,124	9,949,394	8,324,270	10.77	70.39
Debt securities that reprice or mature in over 1 year .....	6,753,355	6,886,775	7,114,592	5,145,172	2,725,450	-1.94	220.81
Mutual funds and equity securities .....	20,259	20,790	20,787	19,629	18,436	-2.55	21.80
Subtotal .....	17,601,001	16,682,017	17,001,503	15,114,195	11,068,156	5.51	107.66
Interest-bearing bank balances .....	147,206	138,297	274,598	102,316	175,691	6.44	62.16
Federal funds sold and reverse repos .....	4,000	0	0	19,473	0		
Debt securities that reprice or mature within 1 year .....	121,765	632,525	484,504	1,056,865	665,034	-80.75	-47.63
Trading assets .....	48,708	25,801	23,574	45,196	16,544	88.78	2455.51
Total earning assets .....	17,922,680	17,478,640	17,784,179	16,338,045	11,925,425	2.54	103.64
Non-interest-bearing cash and due from depository institutions .....	250,394	192,247	163,895	219,243	206,607	30.25	38.53
Premises, fixed assets, and leases .....	232,836	241,098	238,457	247,651	223,725	-3.43	30.10
Other real estate owned .....	8,029	4,744	1,927	6,624	6,914	69.25	-39.29
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		
Intangible and other assets .....	1,269,011	1,079,496	1,086,091	1,096,827	846,926	17.56	118.26
Total assets .....	19,682,950	18,996,225	19,274,549	17,908,339	13,209,597	3.62	101.76
Quarterly average assets .....	19,775,341	18,608,775	19,151,691	16,401,152	12,798,770	6.27	105.14
Average loans and leases (YTD) .....	10,366,098	9,981,423	9,957,574	9,034,557	7,758,893	3.85	82.62
<b>Memoranda</b>							
Loans held-for-sale .....	9,570	37,078	21,640	57,949	26,748	-74.19	-73.26
Loans not held-for-sale .....	10,923,532	9,854,907	9,954,572	10,023,051	8,367,917	10.84	71.39
Real estate loans secured by 1–4 family .....	1,209,359	1,145,431	1,125,821	1,173,080	1,165,592	5.58	8.34
Commercial real estate loans .....	5,494,807	4,963,809	5,100,383	4,560,918	3,995,662	10.70	89.68
Construction and land development .....	995,639	812,516	854,882	861,718	1,027,081	22.54	46.82
Multifamily .....	232,269	261,210	218,129	263,383	228,486	-11.08	32.95
Nonfarm nonresidential .....	4,266,899	3,890,083	4,027,372	3,435,817	2,740,095	9.69	108.74
Real estate loans secured by farmland .....	542,660	404,103	442,162	402,140	289,974	34.29	114.41
Total investment securities .....	6,895,379	7,540,090	7,619,883	6,221,666	3,408,920	-8.55	192.89
U.S. Treasury securities .....	26,737	1,013	1,008	2,026	8,502	2539.39	662.82
US agency securities (excluding mortgage-backed securities) .....	43,300	35,031	193,384	166,779	184,677	23.60	-74.53
Municipal securities .....	1,664,870	1,908,821	2,169,743	1,724,118	798,514	-12.78	118.97
Mortgage-backed securities .....	4,710,621	4,688,694	4,817,469	3,231,306	1,702,413	0.47	307.50
Asset-backed securities .....	416,370	877,647	409,653	1,069,266	691,578	-52.56	71.13
Other debt securities .....	13,222	8,094	7,839	8,542	4,800	63.36	195.53
Mutual funds and equity securities .....	20,259	20,790	20,787	19,629	18,436	-2.55	21.80
Available-for-sale securities .....	6,044,873	7,433,946	7,514,387	6,113,147	3,299,160	-18.69	188.14
U.S. Treasury securities .....	26,737	1,013	1,008	2,026	8,502	2539.39	662.82
US agency securities (excluding mortgage-backed securities) .....	43,300	35,031	193,384	166,779	184,677	23.60	-74.53
Municipal securities .....	834,623	1,823,467	2,085,034	1,635,228	707,190	-54.23	65.61
Mortgage-backed securities .....	4,710,621	4,688,694	4,817,469	3,231,306	1,702,413	0.47	307.50
Asset-backed securities .....	416,370	877,647	409,653	1,069,266	691,578	-52.56	71.13
Other debt securities .....	13,222	8,094	7,839	8,542	4,800	63.36	195.53
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-47,443	9,657	9,430	11,150	9,161		
Available-for-sale securities appreciation (depreciation) .....	-679,478	33,789	-5,966	103,750	1,362		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	1,265,725	1,877,982	1,657,999	2,121,418	509,646	-32.60	68.79

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,083,563	6,537,722	6,495,326	5,688,810	3,543,863	-6.95	102.12
NOW, ATS and transaction accounts .....	1,825,119	773,247	884,254	865,636	660,750	136.03	723.83
Time deposits less brokered deposits < \$250K .....	-326,711	738,323	706,536	867,446	881,305		
MMDA and other savings accounts .....	8,235,404	7,642,957	8,013,655	7,154,068	5,646,675	7.75	105.59
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	15,817,375	15,692,249	16,099,771	14,575,960	10,732,593	0.80	107.21
Time deposits of \$250K or more .....	265,013	329,978	317,482	403,940	298,291	-19.69	18.72
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	111,047	128,593	122,997	120,392	86,936	-13.64	-33.26
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	37,543	138,589	14,586	75,421	100,692	-72.91	5.80
Other borrowings w/remaining maturity over 1 year .....	30,835	23,885	22,630	233,686	75,759	29.10	-28.96
Brokered deposits < \$250K .....	1,184,733	16	2	5	13,447	999999.00	215.67
Noncore funding .....	1,629,171	621,061	477,697	833,444	575,125	162.32	93.07
Trading liabilities .....	48,708	25,801	23,574	45,196	16,544	88.78	2455.51
Subordinated notes and debentures + trust preferred securities .....	370,593	369,244	369,581	220,751	219,629	0.37	62.49
Other liabilities .....	161,145	115,618	121,748	153,757	87,569	39.38	141.21
Total liabilities .....	18,026,992	16,823,973	17,092,371	15,829,108	11,631,460	7.15	105.46
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	110,705	110,705	110,705	110,705	0	0.00	11702.24
Common stock .....	42,444	42,250	42,275	42,094	36,704	0.46	41.74
Common surplus .....	1,079,277	1,068,913	1,071,956	1,062,083	839,857	0.97	114.46
Retained earnings .....	1,074,168	926,834	962,994	791,630	702,502	15.90	129.25
Accumulated other comprehensive income .....	-650,636	23,550	-5,752	72,719	-926		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,655,958	2,172,252	2,182,178	2,079,231	1,578,137	-23.77	68.69
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,655,958	2,172,252	2,182,178	2,079,231	1,578,137	-23.77	68.69
Total liabilities and capital .....	19,682,950	18,996,225	19,274,549	17,908,339	13,209,597	3.62	101.76
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,083,563	6,537,722	6,495,326	5,688,810	3,543,863	-6.95	102.12
Interest-bearing deposits .....	11,183,558	9,484,521	9,921,929	9,291,095	7,500,468	17.91	114.16
Total deposits .....	17,267,121	16,022,243	16,417,255	14,979,905	11,044,331	7.77	109.76
Long-term debt that reprices within 1 year .....	38,772	100,131	15,832	76,966	103,794	-61.28	-3.80
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,182,178	2,079,231	2,079,231	1,578,137	1,325,175		
Accounting restatements .....	0	0	0	-14,891	-1,272		
Net income .....	151,526	170,343	219,923	137,938	149,129		
Net sale of new perpetual preferred stock .....	0	0	0	110,705	0		
Net sale of new common stock .....	1,870	1,716	2,773	3,004	661		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	217,202	92,258		
Less: Dividends declared .....	40,352	35,139	48,559	33,919	24,607		
Change in other comprehensive income .....	-644,884	-49,169	-78,471	73,645	30,723		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	5,620	5,270	7,281	7,410	6,070		
Holding company equity capital, ending balance .....	1,655,958	2,172,252	2,182,178	2,079,231	1,578,137		







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**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			4,118,737	3,258,618	2,973,732
Commit: Secured commercial real estate loans .....	1,108,709	742,400	1,014,755	632,325	724,391
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	334,143	274,753	224,733
Securities underwriting .....	50,663	53,703	47,373	69,255	70,635
Standby letters of credit .....	12,960	5,208	4,067	3,951	8,896
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	79,910	13,873	13,651	4,471	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	79,910	13,873	13,651	4,471	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	26,750	67,000	54,500	86,500	52,500
Written options contracts (interest rate) .....	20,476	37,209	37,046	42,078	74,105
Purchased options contracts (interest rate) .....	0	0	0	0	53,749
Interest rate swaps .....	1,494,713	883,251	950,390	1,050,570	924,676
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

**Percent of Total Assets**

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....							21.37	22.78	51	18.20	22.01	44	22.51	23.52	53
Standby letters of credit .....	0.26	0.66	32	0.28	0.66	31	0.25	0.65	27	0.39	0.71	40	0.53	0.84	47
Commercial and similar letters of credit .....	0.07	0.02	87	0.03	0.02	74	0.02	0.02	73	0.02	0.02	72	0.07	0.02	84
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.41	0.27	72	0.07	0.24	60	0.07	0.24	59	0.02	0.35	55	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.41	0.19	79	0.07	0.13	77	0.07	0.13	77	0.02	0.30	69	0	0.45	34
Derivative contracts .....	7.83	44.74	30	5.20	47.31	21	5.41	46.30	20	6.58	48.62	17	8.37	68.47	23
Interest rate contracts .....	7.83	32.78	32	5.20	35.15	21	5.41	32.46	20	6.58	34.36	19	8.37	47.31	25
Interest rate futures and forward contracts .....	0.14	3.53	54	0.35	4.39	53	0.28	3.25	52	0.48	6.21	44	0.40	10.67	47
Written options contracts (interest rate) .....	0.10	1.49	36	0.20	1.69	32	0.19	1.41	36	0.23	2.18	29	0.56	2.47	52
Purchased options contracts (interest rate) .....	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0.41	2.65	61
Interest rate swaps .....	7.59	23.04	36	4.65	20.27	27	4.93	20.49	26	5.87	20.83	25	7	28.86	29
Foreign exchange contracts .....	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							41.36	44.98	59	36.07	42.82	58	38.33	45.53	56

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**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,541,939	987,460	1,041,936	1,179,148	1,105,030
Interest rate contracts .....	1,541,939	987,460	1,041,936	1,179,148	1,105,030
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	26,750	67,000	54,500	86,500	52,500
Written options .....	20,476	37,209	37,046	42,078	74,105
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	20,476	37,209	37,046	42,078	74,105
Purchased options .....	0	0	0	0	53,749
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	53,749
Swaps .....	1,494,713	883,251	950,390	1,050,570	924,676
Held for trading.....	1,481,240	857,565	926,138	902,113	855,880
Interest rate contracts .....	1,481,240	857,565	926,138	902,113	855,880
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	60,699	129,895	115,798	277,035	249,150
Interest rate contracts .....	60,699	129,895	115,798	277,035	249,150
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,626,373	973,703	981,917	1,141,541	1,030,925
One year or less .....	36,411	70,978	11,616	143,491	72,500
Over 1 year to 5 years .....	501,675	88,307	95,208	105,002	114,074
Over 5 years .....	1,088,287	814,418	875,093	893,048	844,351
Gross negative fair value (absolute value) .....	48,848	27,842	25,194	54,433	21,191
Gross positive fair value.....	49,953	27,715	25,229	47,702	17,839
Held for trading.....	48,708	25,801	23,574	45,196	16,544
Non-traded.....	1,245	1,914	1,655	2,506	1,295
Current credit exposure on risk-based capital derivative contracts .....	49,953	28,459	26,504	47,702	16,755
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

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## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	1.73	9.12	43	6.79	12.59	54	5.23	11.16	49	7.34	14.05	49	4.75	13.49	43
Written options .....	1.33	5.29	39	3.77	7.18	47	3.56	6.28	50	3.57	8.18	41	6.71	5.91	66
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	1.33	4.93	41	3.77	6.91	49	3.56	5.96	52	3.57	7.73	43	6.71	5.10	70
Purchased options .....	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	4.86	4.42	66
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	4.86	3.35	71
Swaps .....	96.94	77.96	74	89.45	71.71	64	91.21	74.26	64	89.10	68.76	64	83.68	69.75	54
Held for trading .....	96.06	38.03	83	86.85	40.70	74	88.89	40.42	75	76.51	43.53	65	77.45	44.16	65
Interest rate contracts .....	96.06	31.70	93	86.85	34.66	84	88.89	34.15	86	76.51	36.62	75	77.45	37.24	75
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	3.94	61.97	16	13.15	59.30	25	11.11	59.58	24	23.49	56.47	34	22.55	55.84	34
Interest rate contracts .....	3.94	57.96	17	13.15	56.22	25	11.11	56.71	24	23.49	53.82	35	22.55	52.22	35
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	105.48	93.16	91	98.61	91.91	57	94.24	92.53	36	96.81	91.48	53	93.29	93.86	32
One year or less .....	2.36	37.29	16	7.19	27.90	27	1.11	27.56	14	12.17	32.05	38	6.56	32.17	28
Over 1 year to 5 years .....	32.54	22.61	70	8.94	29.78	21	9.14	27.01	20	8.90	27.06	21	10.32	30.45	24
Over 5 years .....	70.58	26.09	89	82.48	29.19	96	83.99	29.89	96	75.74	29.56	92	76.41	28.09	91
Gross negative fair value (absolute value) .....	3.17	2.48	68	2.82	1.18	92	2.42	0.98	93	4.62	1.55	95	1.92	0.83	88
Gross positive fair value .....	3.24	2.55	67	2.81	1.59	90	2.42	1.34	92	4.05	2.23	91	1.61	1.19	73
<b>Percent of Tier 1 Capital</b>	0.03	0.10	39	0.02	0.05	52	0.02	0.04	51	0.04	0.07	59	0.02	0.06	53
Gross negative fair value, absolute value (X) .....	0.03	0.10	45	0.02	0.06	33	0.02	0.05	36	0.03	0.09	36	0.01	0.07	33
Gross positive fair value (X) .....	0.03	0.06	68	0.02	0.05	52	0.01	0.04	54	0.03	0.07	49	0.01	0.06	45
Held for trading (X) .....	0	0.02	22	0	0.01	25	0	0.01	26	0	0.02	25	0	0.01	36
Non-traded (X) .....	0.03	0.06	55	0.02	0.05	46	0.02	0.04	45	0.03	0.06	44	0.01	0.05	38
Current credit exposure (X) .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Credit losses on derivative contracts .....	0.35	0.70	54	0.23	0.59	43	0.21	0.46	44	0.40	0.85	41	0.17	0.73	40
<b>Past Due Derivative Instruments Fair Value</b>	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
30-89 days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>	0.35	0.70	54	0.23	0.59	43	0.21	0.46	44	0.40	0.85	41	0.17	0.73	40
Current credit exposure / Risk-weighted assets .....	0.35	0.70	54	0.23	0.59	43	0.21	0.46	44	0.40	0.85	41	0.17	0.73	40

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		110,088		131,606		131,606		70,395		61,963					
Gross losses .....		15,628		6,790		8,743		32,722		13,590					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		2,694		3,615		4,931		3,804		5,365					
Net losses .....		12,934		3,175		3,812		28,918		8,225					
Provision for loan and lease losses .....		8,561		-10,898		-17,706		65,745		16,657					
Adjustments .....		0		0		0		24,384		0					
Ending balance .....		105,715		117,533		110,088		131,606		70,395					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets .....	0.06	0.09	42	-0.08	-0.12	56	-0.10	-0.09	43	0.44	0.51	42	0.14	0.15	57
Provision for loan and lease losses / Average loans and leases .....	0.11	0.16	45	-0.15	-0.21	48	-0.18	-0.16	41	0.73	0.82	48	0.21	0.24	56
Provision for loan and lease losses / Net loan and lease losses .....	66.19	151.30	35	-343.24	-65.12	21	-464.48	-105.48	16	227.35	487.86	27	202.52	130.58	87
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.97	1.17	27	1.19	1.32	40	1.11	1.23	41	1.31	1.58	34	0.84	0.83	52
Allowance for loan and lease losses / Total loans and leases .....	0.97	1.15	28	1.19	1.30	42	1.10	1.20	42	1.31	1.55	37	0.84	0.81	51
Allowance for loan and lease losses / Net loans and leases losses (X) .....	6.13	38.64	22	27.76	17.40	80	28.88	21.39	76	4.55	11.58	26	8.56	8.03	69
Allowance for loan and lease losses / Nonaccrual assets .....	163.75	428.13	18	142.68	330.05	18	158.70	364.13	19	150.60	299.17	21	91.96	218.72	20
ALLL / 90+ days past due + nonaccrual loans and leases .....	162.05	320.87	28	141.20	271.93	25	157.45	287.08	28	149.37	244.34	29	87.28	151.73	29
Gross loan and lease losses / Average loans and leases .....	0.20	0.16	69	0.09	0.20	30	0.09	0.19	29	0.36	0.34	65	0.18	0.28	40
Recoveries / Average loans and leases .....	0.03	0.07	33	0.05	0.08	40	0.05	0.08	37	0.04	0.07	33	0.07	0.08	53
Net losses / Average loans and leases .....	0.17	0.09	80	0.04	0.12	31	0.04	0.11	32	0.32	0.27	68	0.11	0.21	42
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	30.81	34.26	51	11.05	25.09	22	15.07	34.67	18	27.99	33.98	47	25.21	36.22	38
Earnings coverage of net loan and lease losses (X) .....	15.60	36.38	40	64.41	26.30	81	67.56	39.72	76	8.29	22.91	37	24.41	24.40	67
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans .....	0.04	-0.01	89	0.04	0.02	73	0.03	0.02	72	0.23	0.04	95	0.03	0.01	68
Real estate loans secured by 1–4 family .....	-0.01	-0.02	49	0.02	-0.01	83	0.01	-0.02	82	0.01	0.01	64	0.04	0.01	81
Revolving .....	-0.09	-0.06	24	0.04	-0.07	84	0.02	-0.07	82	0.01	0.01	62	0.07	0.02	76
Closed-end .....	0.01	-0.01	90	0.01	-0.01	83	0.01	-0.01	82	0.02	0	72	0.03	0	84
Commercial real estate loans .....	0.01	0	73	0.05	0.04	66	0.04	0.04	66	0.29	0.07	88	-0.01	0.01	21
Construction and land development .....	0	-0.02	90	0	0.01	77	0	0	76	-0.01	0	29	0	-0.01	44
1–4 family .....	0	0	92	0	0	57	0	0	57	0	0	59	0	0	87
Other .....	0	-0.01	46	0	0.01	80	0	0	80	-0.01	0	25	-0.01	-0.01	35
Multifamily .....	-0.04	0	3	-0.01	0.01	6	-0.01	0.01	7	-0.01	0	13	-0.09	0	4
Nonfarm nonresidential .....	0.01	0	74	0.06	0.05	67	0.05	0.05	65	0.39	0.11	88	0	0.02	45
Owner-occupied .....	0	0	81	0	0.01	68	0	0.01	70	0.39	0.02	99	0	0.01	28
Other .....	0.01	0.01	73	0.06	0.04	72	0.04	0.04	68	0	0.08	32	0	0.01	53
Real estate loans secured by farmland .....	0.50	0	98	0.03	-0.01	91	0.02	0	90	0.13	0.02	87	0.39	0.01	97
Commercial and industrial loans .....	0.20	0.11	71	-0.02	0.19	14	-0.04	0.17	9	0.45	0.47	55	0.26	0.37	44
Loans to individuals .....	4.71	0.76	97	0.77	0.72	62	0.64	0.71	57	0.65	1.13	43	0.81	1.17	47
Credit card loans .....	3.38	1.94	87	5.90	2.27	90	4.76	1.84	91	5.04	2.92	87	12.93	3.11	95
Agricultural loans .....	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions .....		0.05			0			0			0		0		
Other loans and leases .....	0.32	0.13	84	0.18	0.09	79	0.39	0.10	88	0.09	0.15	61	0.10	0.15	57

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**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases.....	11,630	12,132	7,712	23,082	27,924
90+ days past due loans and leases .....	678	861	550	720	4,105
Nonaccrual loans and leases.....	64,560	82,375	69,369	87,386	76,548
Total past due and nonaccrual loans and leases.....	76,868	95,368	77,631	111,188	108,577
Restructured 30-89 days past due .....	0	0	0	0	0
Restructured 90+ days past due .....	0	0	0	0	0
Restructured nonaccrual .....	7,863	11,385	9,539	3,824	3,794
Total restructured loans and leases .....	7,863	11,385	9,539	3,824	3,794
30-89 days past due loans held for sale .....	0	0	0	0	0
90+ days past due loans held for sale.....	0	0	0	0	0
Nonaccrual loans held for sale .....	0	0	0	0	0
Total past due and nonaccrual loans held for sale.....	0	0	0	0	0
Restructured loans and leases in compliance .....	8,047	1,817	817	2,371	3,794
Other real estate owned.....	8,029	4,744	1,927	6,624	6,914
<b>Other Assets</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0
Nonaccrual.....	0	0	0	0	0
Total other assets past due and nonaccrual.....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>														
30-89 days past due loans and leases.....	0.11	0.33	24	0.12	0.29	26	0.08	0.32	9	0.23	0.39	33	0.33	0.43
90+ days past due loans and leases .....	0.01	0.10	30	0.01	0.09	37	0.01	0.10	29	0.01	0.12	29	0.05	0.15
Nonaccrual loans and leases.....	0.59	0.37	80	0.83	0.54	81	0.70	0.46	80	0.87	0.66	75	0.91	0.51
90+ days past due and nonaccrual loans and leases.....	0.60	0.52	66	0.84	0.68	70	0.70	0.62	65	0.87	0.85	62	0.96	0.71
30-89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01
Nonaccrual restructured.....	0.07	0.09	56	0.12	0.12	54	0.10	0.10	55	0.04	0.13	25	0.05	0.14
30-89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0	38	0	0.38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0.42
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0
<b>Percent of Loans and Leases and Other Assets</b>														
<b>30+ Days Past Due and Nonaccrual</b>														
30-89 days past due assets .....	0.11	0.33	24	0.12	0.29	26	0.08	0.32	9	0.23	0.40	33	0.33	0.43
90+ days past due assets .....	0.01	0.10	27	0.01	0.09	36	0.01	0.10	27	0.01	0.12	27	0.05	0.15
Nonaccrual assets .....	0.59	0.37	79	0.83	0.55	79	0.70	0.47	80	0.87	0.67	75	0.91	0.53
30+ days past due and nonaccrual assets .....	0.70	0.89	50	0.96	1	56	0.78	0.97	49	1.10	1.29	51	1.29	1.19
<b>Percent of Total Assets</b>														
90+ days past due and nonaccrual assets .....	0.33	0.33	62	0.44	0.40	66	0.36	0.36	61	0.49	0.52	54	0.61	0.44
90+ days past due and nonaccrual assets + other real estate owned .....	0.37	0.35	65	0.46	0.42	65	0.37	0.37	60	0.53	0.55	55	0.66	0.48
<b>Restructured and Nonaccrual Loans and Leases</b>														
+ OREO as Percent of:														
Total assets .....	0.41	0.38	64	0.47	0.48	58	0.37	0.41	54	0.54	0.60	47	0.66	0.53
Allowance for loan and lease losses .....	76.28	55.46	73	75.67	67.85	69	65.50	62.64	63	73.23	66.66	67	123.95	115.41
Equity capital + allowance for loan and lease losses .....	4.58	3.63	67	3.88	4.12	52	3.15	3.60	46	4.36	4.97	45	5.29	4.28
Tier 1 capital + allowance for loan and lease losses.....	4.43	3.90	63	5.34	4.89	65	4.24	4.30	57	6.29	6.05	59	6.64	5.65
Loans and leases + other real estate owned .....	0.74	0.61	66	0.90	0.82	60	0.72	0.71	58	0.96	0.97	54	1.04	0.85

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.08	0.23	24	0.10	0.25	28	0.09	0.26	24	0.23	0.39	35	0.33	0.38	52
	90+ days past due .....		0	0.11	43	0	0.12	35	0	0.12	32	0	0.16	14	0	0.16	34
	Nonaccrual.....		0.51	0.41	69	0.88	0.60	77	0.70	0.52	72	0.96	0.76	71	0.73	0.46	78
Commercial and industrial	30–89 days past due .....		0.18	0.29	44	0.18	0.24	53	0.05	0.24	16	0.27	0.23	67	0.29	0.31	59
	90+ days past due .....		0.01	0.06	43	0.03	0.02	76	0.02	0.04	60	0.02	0.03	62	0.18	0.05	87
	Nonaccrual.....		0.89	0.47	83	0.78	0.65	68	0.77	0.57	70	0.71	0.75	53	1.47	0.83	79
Individuals	30–89 days past due .....		0.28	0.83	25	0.21	0.60	29	0.15	0.63	22	0.33	0.83	27	0.56	0.83	36
	90+ days past due .....		0.14	0.10	71	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.18	0.17	61	0.26	0.17	69	0.23	0.17	71	0.70	0.28	86	0.68	0.17	92
Depository institution loans	30–89 days past due .....			0			0.03			0.01			0	0	46		0
	90+ days past due .....			0			0			0			0	0	46		0
	Nonaccrual.....			0			0			0			0	0	47		0
Agricultural	30–89 days past due .....		0	0.09	29	0	0.11	29	0	0.07	30	0.07	0.17	64	0	0.24	26
	90+ days past due .....		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0.45	0.49	69	0	0.67	22
Foreign governments	30–89 days past due .....			0			0			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.07	0.13	60	0.22	0.11	78	0.10	0.12	65	0.06	0.18	53	0.69	0.20	88
	90+ days past due .....		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0.05	0.01	88
	Nonaccrual.....		0.52	0.06	91	1.04	0.13	95	0.81	0.09	94	0.98	0.15	93	1.16	0.13	96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,121,721	1,111,163	1,114,231	1,104,177	876,561										
Retained earnings .....	1,074,168	926,834	962,994	791,630	702,502										
Accumulated other comprehensive income (AOCI) .....	-650,636	23,550	-5,752	72,719	-926										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,545,253	2,061,547	2,071,473	1,968,526	1,578,137										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	592,654	600,013	597,819	605,381	480,635										
Accumulated other comprehensive income-related adjustments .....	-650,636	23,550	-5,752	72,719	-926										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,603,235	1,437,984	1,479,406	1,290,426	1,098,428										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,603,235	1,437,984	1,479,406	1,290,426	1,098,428										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	110,705	110,705	110,705	110,705	145,154										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	110,705	110,705	110,705	110,705	145,154										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	110,705	110,705	110,705	110,705	145,154										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	177,744	192,355	177,522	44,657	74,286										
Non-qualifying capital instruments .....	148,083	147,074	147,316	146,323	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	124,600	131,501	125,551	146,937	70,643										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	450,427	470,930	450,389	337,917	144,929										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	450,427	470,930	450,389	337,917	144,929										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,164,367	2,019,619	2,040,500	1,739,048	1,388,511										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	19,775,341	18,608,775	19,151,691	16,401,152	12,798,770										
Less: Deductions from common equity tier 1 capital .....	592,654	600,013	597,819	605,381	480,635										
Less: Other deductions .....	0	2,945	0	263,887	0										
Total assets for leverage ratio .....	19,182,687	18,005,817	18,553,872	15,531,884	12,318,135										
Total risk-weighted assets .....	14,418,824	12,613,274	12,829,318	11,819,037	10,098,515										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.12	11.77	45	11.40	12.59	33	11.53	12.37	38	10.92	12.35	30	10.88	12.11	30
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.89	12.48	46	12.28	13.31	36	12.39	13.11	41	11.85	13.08	31	12.31	12.78	48
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	15.01	14.27	69	16.01	15.21	73	15.91	14.91	72	14.71	15.23	48	13.75	14.36	49
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.93	9.22	42	8.60	9.07	37	8.57	8.98	41	9.02	9.13	48	10.10	9.76	63
Supplementary leverage ratio, advanced approaches HCs .....		6.74		6.90			6.71			8.72			7.41		



BHC Name

City/State

RSSD Number

FR Dist. Peer #

**Foreign Activities**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans .....		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions .....		0.05			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets.....		21.10			3.36			9.48			2.04			12.40	
Deposits .....		-2.72			10.74			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.25	0.75	0.62	0.84	0.32	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	237,525	198,574	323,262	197,336	224,760	19.62	184.45
Dividends .....	104,500	112,500	163,500	83,000	129,000	-7.11	178.67
Interest .....	0	0	0	0	0		
Management and service fees .....	133,025	86,074	159,762	114,336	95,760	54.55	189.16
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	8,011		-100.00
Dividends .....	0	0	0	0	8,000		-100.00
Interest .....	0	0	0	0	11		-100.00
Management and service fees .....	0	0	0	0	0		-100.00
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	237,525	198,574	323,262	197,336	232,771	19.62	176.21
Securities gains (losses) .....	0	0	0	0	0		-100.00
Other operating income .....	567	1,844	2,369	1,950	896	-69.25	95.52
Total operating income .....	238,092	200,418	325,631	199,286	233,667	18.80	167.24
<b>Operating Expenses</b>							
Personnel expenses .....	103,661	85,294	121,470	87,311	74,340	21.53	201.36
Interest expense .....	6,494	4,835	7,057	6,675	7,077	34.31	22.92
Other expenses .....	52,700	22,564	68,225	51,320	52,061	133.56	142.18
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	162,855	112,693	196,752	145,306	133,478	44.51	165.05
Income (loss) before taxes .....	75,237	87,725	128,879	53,980	100,189	-14.24	172.10
Applicable income taxes (credit) .....	-9,174	-9,956	-15,676	-10,528	-14,633		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	84,411	97,681	144,555	64,508	114,822	-13.59	152.85
Equity in undistributed income of subsidiaries .....	67,115	72,662	75,368	73,430	34,307	-7.63	137.86
Bank subsidiaries .....	67,134	72,672	75,379	73,475	45,038	-7.62	127.57
Nonbank subsidiaries .....	-19	-10	-11	-45	-10,731		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	151,526	170,343	219,923	137,938	149,129	-11.05	145.98
<b>Memoranda</b>							
Bank net income .....	171,634	185,172	238,879	156,475	174,038	-7.31	156.17
Nonbank net income .....	-19	-10	-11	-45	-2,731		
Subsidiary holding companies' net income .....	0	0	0	0	0		





